## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Case No. 08-28959

ELLIS R MEDLIN JR KIMBERLY A MEDLIN Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on <u>10/27/2008</u>.
- 2) The plan was confirmed on 04/08/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/07/2013.
  - 5) The case was completed on 05/06/2014.
  - 6) Number of months from filing to last payment: 66.
  - 7) Number of months case was pending: <u>69</u>.
  - 8) Total value of assets abandoned by court order: <u>\$0.00</u>.
  - 9) Total value of assets exempted: \$3,470.00.
  - 10) Amount of unsecured claims discharged without payment: \$78,904.09.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

## Receipts:

Total paid by or on behalf of the debtor \$80,052.54 Less amount refunded to debtor \$0.00

NET RECEIPTS: \$80,052.54

## **Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,324.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,852.90
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$6,176.90

Attorney fees paid and disclosed by debtor: \$1,176.00

| Calcadal Cardida             |           |           |           |           |           |          |
|------------------------------|-----------|-----------|-----------|-----------|-----------|----------|
| Scheduled Creditors:         |           |           |           |           |           |          |
| Creditor                     |           | Claim     | Claim     | Claim     | Principal | Int.     |
| Name                         | Class     | Scheduled | Asserted  | Allowed   | Paid      | Paid     |
| BANK ONE/JPM CHASE           | Unsecured | 1,132.00  | 1,132.35  | 1,132.35  | 814.97    | 0.00     |
| CHARMING SHOPPES             | Unsecured | 161.00    | 260.68    | 260.68    | 187.62    | 0.00     |
| CHASE BANK USA               | Unsecured | 290.00    | NA        | NA        | 0.00      | 0.00     |
| CHASE BANK USA               | Unsecured | 21,856.43 | NA        | NA        | 0.00      | 0.00     |
| CHASE HOME EQUITY            | Unsecured | NA        | NA        | NA        | 0.00      | 0.00     |
| CHASE HOME FINANCE           | Secured   | 846.52    | 846.52    | 846.52    | 846.52    | 0.00     |
| CHASE HOME FINANCE           | Secured   | 2,799.18  | 2,799.18  | 2,799.18  | 2,799.18  | 0.00     |
| CHASE HOME FINANCE           | Secured   | NA        | 0.00      | 0.00      | 0.00      | 0.00     |
| CHASE HOME FINANCE           | Secured   | NA        | 0.00      | 0.00      | 0.00      | 0.00     |
| CITICARDS PRIVATE LABEL      | Unsecured | 10,438.36 | NA        | NA        | 0.00      | 0.00     |
| CREDIT UNION 1               | Secured   | 16,918.00 | 16,918.00 | 16,918.00 | 16,918.00 | 2,969.82 |
| CREDITORS COLLECTION BUREAU  | Unsecured | 264.00    | NA        | NA        | 0.00      | 0.00     |
| DRIVE CARD                   | Unsecured | 1,801.00  | NA        | NA        | 0.00      | 0.00     |
| ECAST SETTLEMENT CORPORATION | Unsecured | 1,122.07  | 1,122.07  | 1,122.07  | 807.57    | 0.00     |
| ECAST SETTLEMENT CORPORATION | Unsecured | 827.72    | 827.72    | 827.72    | 595.73    | 0.00     |
| FIA CARD SERVICES            | Unsecured | 84.00     | NA        | NA        | 0.00      | 0.00     |
| FIA CARD SERVICES            | Unsecured | 3,059.00  | NA        | NA        | 0.00      | 0.00     |
| GREAT LAKES CREDIT UNION     | Unsecured | 18,653.21 | 19,019.21 | 19,019.21 | 13,688.48 | 0.00     |
| HOMEWARD RESIDENTIAL         | Secured   | NA        | 0.00      | 0.00      | 0.00      | 0.00     |
| HOMEWARD RESIDENTIAL         | Secured   | NA        | 0.00      | 0.00      | 0.00      | 0.00     |
| JEFFERSON CAPITAL SYSTEMS    | Unsecured | 232.00    | 228.00    | 228.00    | 164.10    | 0.00     |
| KCA FINANCIAL SERVICE        | Unsecured | 2,039.00  | NA        | NA        | 0.00      | 0.00     |
| KENDALL COUNTY TREASURER     | Priority  | 7,621.00  | 7,620.94  | 7,620.94  | 7,620.94  | 0.00     |
| LVNV FUNDING                 | Unsecured | 506.00    | 679.90    | 679.90    | 489.34    | 0.00     |
| LVNV FUNDING                 | Unsecured | 6,702.00  | 6,113.24  | 6,113.24  | 4,399.81  | 0.00     |
| MIDLAND CREDIT MGMT          | Unsecured | 2,092.00  | 2,174.82  | 2,174.82  | 1,565.26  | 0.00     |

| Scheduled Creditors:          |           |                    |                   |                  |                   |              |
|-------------------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| Creditor<br>Name              | Class     | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
| MONOGRAM BANK                 | Unsecured | 433.00             | NA                | NA               | 0.00              | 0.00         |
| NATIONAL AMERICAN CREDIT CORI | Unsecured | 2,428.00           | 2,413.99          | 2,413.99         | 1,737.39          | 0.00         |
| NCO FINANCIAL SYSTEMS INC     | Unsecured | 646.00             | NA                | NA               | 0.00              | 0.00         |
| OAK VILLAGE CONDO ASSOC       | Unsecured | 2,492.00           | NA                | NA               | 0.00              | 0.00         |
| OPTION ONE MORTGAGE CO        | Unsecured | 24,601.84          | NA                | NA               | 0.00              | 0.00         |
| PORTFOLIO RECOVERY ASSOC      | Unsecured | 186.00             | 195.34            | 195.34           | 140.59            | 0.00         |
| UNIFUND                       | Unsecured | 1,102.00           | NA                | NA               | 0.00              | 0.00         |
| US DEPARTMENT OF EDUCATION    | Unsecured | 25,556.85          | 17,625.94         | 17,625.94        | 12,685.72         | 0.00         |
| US DEPARTMENT OF EDUCATION    | Unsecured | NA                 | 2,844.16          | 2,844.16         | 2,046.99          | 0.00         |
| WELLS FARGO FINANCIAL INC     | Unsecured | NA                 | NA                | NA               | 0.00              | 0.00         |
| WELLS FARGO FINANCIAL INC     | Secured   | 5,120.00           | 2,570.24          | 2,570.24         | 2,570.24          | 827.37       |
| WILL COUNTY CLERK             | Secured   | 4,881.00           | NA                | NA               | 0.00              | 0.00         |
| WORLD FINANCIAL NETWORK NATI  | Unsecured | 221.00             | NA                | NA               | 0.00              | 0.00         |

| Summary of Disbursements to Creditors: | <u> </u>    |             |             |
|--|-------------|-------------|-------------|
| -                                      | Claim       | Principal   | Interest    |
|  | Allowed     | <u>Paid</u> | <u>Paid</u> |
| Secured Payments:                      |             |             |             |
| Mortgage Ongoing                       | \$0.00      | \$0.00      | \$0.00      |
| Mortgage Arrearage                     | \$3,645.70  | \$3,645.70  | \$0.00      |
| Debt Secured by Vehicle                | \$16,918.00 | \$16,918.00 | \$2,969.82  |
| All Other Secured                      | \$2,570.24  | \$2,570.24  | \$827.37    |
| TOTAL SECURED:                         | \$23,133.94 | \$23,133.94 | \$3,797.19  |
| Priority Unsecured Payments:           |             |             |             |
| Domestic Support Arrearage             | \$0.00      | \$0.00      | \$0.00      |
| Domestic Support Ongoing               | \$0.00      | \$0.00      | \$0.00      |
| All Other Priority                     | \$7,620.94  | \$7,620.94  | \$0.00      |
| TOTAL PRIORITY:                        | \$7,620.94  | \$7,620.94  | \$0.00      |
| GENERAL UNSECURED PAYMENTS:            | \$54,637.42 | \$39,323.57 | \$0.00      |

| Disbursements:  |                           |                    |
|---|---------------------------|--------------------|
| Expenses of Administration Disbursements to Creditors | \$6,176.90<br>\$73,875.64 |                    |
| TOTAL DISBURSEMENTS :                                 |                           | <u>\$80,052.54</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2014 By: /s/ Glenn Stearns
Trustee

**STATEMENT**: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.